

Dr. Zobrist moved to Missouri in 1969 to join the staff of the Truman Library in Independence; he became director shortly thereafter. He worked diligently to expand the collections of the library, traveling from coast to coast to meet with members of the Truman administration, as well as other significant figures of that period. Zobrist expanded the work of the Harry S. Truman Library Institute, the not-for-profit foundation associated with the library. He went on to charter a course for the expansion of the Institute's education efforts and its support of the library's operations within the National Archive system. Dr. Zobrist was most proud of instituting "Truman Week", a week long annual celebration held around President Truman's May 8th birthday.

Dr. Zobrist maintained his affiliation with the United States Army as a reservist, and retired as lieutenant colonel. He spent many summers on active duty with the Office of the Chief of Military History in Washington, DC.; he also served as a faculty member at the Command and General Staff College, Fort Leavenworth, and the Army Intelligence School, Fort Bragg.

Madam Speaker, I know the members of the House will join me in extending heartfelt condolences to Donna Anderson Zobrist and their three sons: Karl, Mark, and Erik.

#### CONGRATULATING SHANA KHADER

#### HON. THOMAS G. TANCREDI

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 23, 2007*

Mr. TANCREDI. Madam Speaker, I rise today to pay tribute to one of my constituents, Ms. Shana Khader of Occidental College. Ms. Khader is a teaching student and is a recipient of the prestigious Fulbright Award. This grant is given to promising individuals to aid them in their academic and cultural pursuits abroad.

The Fulbright Program was established by Congress in 1946 and is sponsored by the U.S. State Department. This program was designed to help build mutual understanding between Americans and the global community. Individuals who are awarded this distinction have demonstrated outstanding academic or professional achievement and have proven themselves as leaders in their field.

Madam Speaker, please join me in paying tribute to Ms. Khader and wishing her the best in her future endeavors.

#### INTRODUCTION OF THE INCOME-DEPENDENT EDUCATION ASSISTANCE ACT OF 2007

#### HON. THOMAS E. PETRI

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 23, 2007*

Mr. PETRI. Madam Speaker, today, I am introducing of the Income-Dependent Education Assistance (IDEA) Act of 2007. This legislation would provide a new consolidation option for federal Stafford student loan borrowers with an improved repayment schedule through direct IRS collection of payments, along with other new protections for borrowers and taxpayers.

I believe that the IDEA Act will address the oft-overlooked side of federal student loan assistance: repayment. For over four decades, most of the discussion regarding federal student loans has primarily focused on making ever-increasing amounts of money available to students to keep up with the rising costs of college tuition.

However, providing students with larger loans to attend college leads to another, more complex challenge after graduation. How should students be expected to repay these taxpayer-funded loans? This is an area that has received relatively little attention until recently. With students graduating with ever-increasing debt loads, averaging over \$18,000 this year and projected to continue to rise, students are finding it increasingly difficult to make loan payments on time and in full.

Unfortunately, little has been done by way of providing more flexible repayment options for borrowers after graduation. Traditionally it has been expected that the borrower will pay the amortized loan over a standard period, usually 10 years, with the same repayment amount on day one as on the last day. However, this model of repayment fails to take into account that students often face periods of significant unemployment or underemployment during the first years after leaving college.

As of now, for the most part, the only options available to borrowers are to request a period of forbearance or slip into default, which is bad for both borrower and taxpayers. We simply cannot keep providing more and more money for education if graduates then enter the workforce saddled with payments they can't afford.

While there have been some attempts to provide more diverse repayment options, such as the income-contingent loan repayment program available through Direct Lending that has been in existence for over a decade, borrowers have failed to adopt them, usually due to a lack of information or current program limitations. The bottom line is that Congress needs to develop better repayment alternatives for federal student loan borrowers, especially as students continue to take out larger and larger loans in coming years.

I believe the IDEA Act does just that. This legislation would allow any Stafford loan borrower the ability to consolidate into a direct IDEA loan with a repayment schedule that corresponds to the borrower's income once in repayment. This new schedule requires regular payments; however, it ensures that such payments reflect the borrowers' capacity to repay under their current income status. This feature would be particularly useful for those pursuing lower-income, public-service careers. It also would help relieve some of the stress that borrowers face during periods of unemployment or underemployment following graduation.

Another critical component of this legislation is the direct collection of payments from the borrower through IRS withholdings. By incorporating the IRS directly as the collection entity, the borrower's income is automatically calculated into the repayment system and reduces the odds of fraud or abuse on the part of the borrower or the collection agency. Furthermore, direct IRS collection would simplify the process for borrowers and reduce their paperwork burden as the agency would already have the necessary information on file and in place for processing the payment amounts and schedules. Finally, the IDEA Act stipulates

that borrowers that go into default and have exhausted all relief from the loan holder would automatically be consolidated into IDEA loans in order to help them get their payments back on track and avoid costly defaults. Thus the taxpayers' investment will be protected from the damaging effects of borrower default, which currently affects 5.1 percent of federal student loans each year.

Madam Speaker, the IDEA Act is an innovative solution to the growing problem of unmanageable debt loads for students. Students would be able to borrow what they need, up to the current Stafford limits, and later consolidate into IDEA loans knowing that their repayment amounts will be within their income levels and ability to pay. On the other hand, taxpayers can count on those loans being repaid as they are collected through the IRS. This is a responsible approach to a serious and growing problem for student loan borrowers.

#### HONORING THE LIFE OF REVEREND JOE BAMBERG

#### HON. JEFF MILLER

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 23, 2007*

Mr. MILLER of Florida. Madam Speaker, on behalf of the United States Congress, it is with a heavy heart that I rise today to recognize and remember an inspirational leader in our community, Reverend Joe Bamberg. Brother Joe left us Monday morning, May 21, at the age of 91. Brother Joe was a selfless leader who will sorely be missed by his family, congregation and community. Our thoughts and prayers remain with Mary, his wife of 63 years, as well as his three children, one grandchild, two great-grandchildren, and his sister.

In his early years, Brother Joe served as a pastor in his native Alabama hometown and as an Army chaplain during World War II. However, beginning in 1947, Brother Joe became the pastor of First Baptist Church of Milton, where he served for 60 faithful years. Reverend David Spencer, who is the current pastor of First Baptist Church, credits Brother Joe for the constant growth of the congregation, saying "He was such a worker, a tireless person. He got out and found people, won people for the Lord, and built up this church."

Brother Joe not only worked to strengthen his own congregation, but also reached out and led efforts to begin five other churches in the community. The purpose of his ministry was simply to lead others to Christianity, regardless of whom they were and which church they attended.

Brother Joe's humility was one of his greatest qualities. As a pastor, he intentionally put others before himself. To account for his character, his wife, Mary said her husband made sure to stand at the same level as his congregation during the service. No matter the circumstance, "Joe never took a day off and he refused many pay raise offers."

In 1980, Brother Joe graciously stepped down from the pulpit; however, he continued to serve as pastor emeritus. Persistent in his work, he continued to assist his community through visiting and preaching at local hospitals and nursing homes.

Brother Joe was truly a servant to the Milton community. Reverend Spencer most accurately describes the great significance of